

Spokane Regional Office — Spokane, WA

Revised October 2013

Grape

Idaho, Oregon, Washington

Crop Insured

The crop insured will be all insurable varieties of grapes in which you have a share and are grown for wine, juice, raisins, or canning and for which a premium rate is provided by the actuarial table. The grapes must be grown in a vineyard that, if inspected, is considered acceptable by the insurance provider; has reached at least fourth leaf; and has produced an average of two (2) tons of grapes per acre during at least one of the three crop years immediately preceding the insured crop years (unless we inspect and allow insurance on such acreage) or as specified in the Special Provisions. Grapes inter-planted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines it does not meet the requirements contained in your policy.

- Volcanic eruption; or
- Wildlife.

Insurance Period

For each crop year that the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the crop year before. Policy cancellation from transferring to a different insurance provider for the next crop year will not be considered a break in continuous coverage.

Important Dates

Sales Closing November 20, 2013
 Production Reporting Date January 15, 2014
 Acreage Report Date..... January 15, 2014

The dates shown above apply to all Idaho, Oregon, and Washington counties where grape insurance is available.

Counties Available

Idaho - Ada, Canyon, Elmore, Owyhee, Payette, and Washington.

Oregon - Benton, Clackamas, Douglas, Hood River, Jackson, Josephine, Lane, Linn, Marion, Morrow, Polk, Umatilla, Wasco, Washington, and Yamhill.

Washington - Benton, Chelan, Clark, Douglas, Franklin, Grant, Island, Kitsap, Kittitas, Klickitat, Mason, Okanogan, Pierce, San Juan, Skagit, Skamania, Walla Walla, and Yakima.

Reporting Requirements

Acreage Report - You must report to your insurance agent all the acreage (insurable and non-insurable) of grapes in the county in which you have a share (your share at the time insurance attaches), reporting the crop by type.

Administrative Fees

Catastrophic Risk Protection (CAT) Coverage - \$300 per crop per county.

Additional Coverage - \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited-resource farmers.

Production Guarantees

Yields are based on actual production records reported to your insurance agent and/or company. Contact your insurance agent for specific details.

Coverage Levels and Price Election

You may choose one price election and one coverage level for each grape type specified in the Special Provisions. However, if you choose the CAT insurance level for any varietal group, that coverage level and price applies to all your insured grapes in the county.

Causes of Loss

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the vineyard;
- Insects, except Phylloxera, regardless of cause, and not damage due to insufficient or improper application of pest control measures;
- Plant disease, but not damage due to insufficient or improper application of disease control measures;

For any unharvested acreage with damage, the price used to determine your indemnity amount is adjusted for expenditures not incurred. This is your price election minus the harvest cost amount specified in the actuarial documents.

Price elections are the price of compensation paid, per ton, in the event of a loss. For current prices, please contact your insurance agent. Price elections for each type are not required to have the same percentage relationship to the maximum price we offer for each type (for example, if you chooses 100 percent of the maximum price election for one type, you may choose 80 percent of the maximum price election for all other types).

According to section 3(d) of the Grape Crop Provisions, the price contained in your grape contract may be used for your price election. The contract price used will be the amount per ton specified in the contract without regard to incentives or discounts. If more than one contract price exists, the established price election will be the weighted average for all adjusted contract prices. The price is always less than the maximum contract price provided in the actuarial documents for the applicable grape type/variety. Grapes may be insured using the contract price only if:

- A written contract is in effect between you and a winery or a processor for the current crop year;
- The contract states the amount that will be paid per ton and number of tons or acres contracted;
- You give us a copy of the contract(s) before the acreage reporting date;
- All production from insurable acreage of the variety is grown under a grape contract; and
- Your acreage is insured at a buy-up coverage level.

You choose a coverage level of 50 to 85 percent of your approved average yield (in 5-percent increments). CAT coverage is available at the 50-percent coverage level and 55 percent of maximum price election.

Loss Example

Assume wine grapes, 100-percent share, 70-percent coverage level, a 100-percent price election of \$900, and an average yield of 5 tons actual production history.

	5	Tons per acre average
x	0.70	Coverage level
	3.5	Tons per acre guarantee
x	45	Acres
	157.5	Tons unit guarantee (or \$141,750 liability)
-	36.5	Tons of actual harvested production
	121.0	Ton loss
x	\$900	Price election
	\$108,900	Indemnity due policyholder (less insurance premium due)

Where to Buy Crop Insurance

All crop insurance policies, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA web site:

www3.rma.usda.gov/tools/agents/

Regional Contact

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